United States District Court Southern District of Texas FILED

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UNITED STATES BANKRUPTCY COURT SOUTHERN DISTRICT OF TEXAS HOUSTON DIVISION

Devid J. Bradley, Clerk of Court

IN RE: Charles Ray Mosley CASE NO: 11-34281-H5-13

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DEBTOR

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OBJECTION TO CLAIM AND NOTICE OF OPPORTUNITY FOR HEARING

Pursuant to F.R.C.P. 3007, the undersigned respectfully object to the Proof of Claim filed by PennyMac Loan Services, L.L.C.

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Information regarding the objection is as follows:

- 1. PennyMac Loan Services, L.L.C., P.O.Box 514387 Los Angeles, CA. 90051-4387
- 2. John Schlotter, Attorney of Record 780 Johnson Ferry Rd. NE Ste. 600 Atlanta, GA. 30342
- 3. Creditor's fees and charges are poorly identified and do not appear to be reasonable.

WHEREFORE, debtor request that the claim of the creditor be disallowed.

Charles Mosely, Pro se

3005 Nita St.

Houston, TX. 77051

830-522-5836

NOTICE

If the relief sought in this Motion is opposed, a written response to the Motion must be filed within thirty (30) days of the date of service as set forth in the certificate of service. The Court

is authorized to grant the relief requested without further notice should a timely response not be filed.

CERTIFICATE OF SERVICE

I hereby certify that a copy of the foregoing Objection to Proof of Claim was served on the parties listed below by ordinary U.S. Mail or served electronically through the Court's ECF System at the e-mail address registered with the Court on this 30 day of November, 2011

Charles Mosely, Pro se

UNITED STATES TRUSTEE 515 RUSK, Ste.3516 Houston, TX. 77002

CHAPTER 13 TRUSTEE William E. Heitkamp 9821 Katy Freeway, Ste. 590

CREDITOR

PennyMac Loan Services, L.L.C. P.O. Box 514387 Los Angeles, CA. 90051-4387

ATTORNEY OF RECORD John Schlotter 780 Johnson Ferry Rd. NE Ste. 600 Atlanta, GA. 30342

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DEBTOR

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NOTICE OF OBJECTION TO CLAIM AND NOTICE OF OPPORTUNITY FOR HEARING

Charles Mosley, Debtor has filed an objection to your claim in this bankruptcy case.

Your claim may be reduced, modified, or eliminated. You should read these papers carefully and discuss them with your attorney, if you have one in this bankruptcy case. If you do not have an attorney, you may wish to consult one.

If you do not want the court to reduce, modify or eliminate your claim, then on or before thirty (30) days from the date set forth in the certificate of service for the objection to claim, you must file with the court a response explaining your position by mailing your response by regular U.S. Mail to:

Texas Southern Bankruptcy Court P.O. BOX 61010 Houston, TX. 77002-2600

OR your attorney must file a response using the court's ECF System.

The court must receive your response on or before the above date.

You must also send a copy of your response either by 1) the court's ECF System or by 2) regular U.S. Mail to

UNITED STATES TRUSTEE 515 RUSK, Ste. 3516 Houston, TX. 77002

CHAPTER 13 TRUSTEE William E. Heitkamp 9821 Katy Freeway, Ste. 590 Houston, TX. 77024

DEBTOR Charles Ray Mosley. 3005 Nita St. Houston, TX 77051

If you or your attorney do not take these steps, the court may decide that you do not oppose the objection to claim and may enter an order reducing, modifying, or eliminating your claim without further notice or hearing.

Date: November 30, 2011

Charles Mosely, Pro se